

## REMARKS

Applicant has carefully studied the outstanding Official Action. The present response is intended to be fully responsive to all points of rejection raised by the Examiner and is believed to place the application in condition for allowance. Favorable reconsideration and allowance of the application is respectfully requested.

The application as examined included claims 11 - 14, 16 - 17, 19 - 20 and 23 - 30. Claims 1 - 10, 15, 18 and 21 - 22 were previously cancelled. In the present response, claims 11, 14, 16 - 17, 23, 25 - 26 and 28 are amended and claims 12 - 13, 19 - 20, 24, 27 and 29 - 30 are unchanged.

Claims 11, 14, 20 and 23 - 25 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Koppel (U.S. Published Patent Application No. 2002/0026418) in view of Walker (U.S. Published Patent Application No. 2003/0027635). Claim 26 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Koppel in view of Walker, and further in view of Meier (U.S. Published Patent Application No. 2003/0102376).

Claims 12 - 13, 16 - 17, 19, 27 - 28 and 30 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Koppel in view of Walker, and further in view of Wu (U.S. Published Patent Application No. 2003/0046249). Claim 29 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Koppel in view of Walker, further in view of Wu, and further in view of Meier.

Koppel describes a method for providing pre-paid anonymous electronic debit cards compatible with an existing network of credit cards.

Walker describes a system and method for determining a recipient of an offer and for determining an offer which includes an activity and a benefit. The system and method further provide for transmitting, to a representative, instructions to provide the offer to the recipient. The system and method further include determining whether the recipient has performed the activity, and if so providing the benefit to the recipient.

Wu describes a prepaid card terminal connected via a global communications network to a remote central server adapted to store and maintain account data associated with a prepaid card. Meier describes a system for processing

image data, corresponding to a scene, comprising an imaging device and an image reading instruction indicia.

Applicant expresses appreciation to Examiner Virpi Kanervo for the courtesy of an interview, which was granted to Applicants' representatives, Dr. Hana Reller and Sanford T. Colb (Reg. No. 26,856). The interview was held at the USPTO on July 28, 2010. The substance of the interview is set forth in the Interview Summary.

At the interview, claim 11 was discussed vis-à-vis the prior art of Koppel. The Interview Summary Record states, in relevant part, "(1) Examiner proposed following changes in the proposed amendment – from 'which is not in the form of a credit card number' to 'in a form different from a credit card number' and 'using said prepaid card identification indicia to identify said credit card number' to 'identifying said credit card number by using said prepaid card identification indicia.' (2) Examiner and Applicants representatives, Attorney Colb and Dr. Reller, discussed the difference between the Applicants' invention and Koppel reference. It appears that Koppel's prepaid card identification indicia is in the form of a credit card number whereas claim 1, as proposed amendment has it, shows that the prepaid card identification indicia is in a form different than the credit card number. The prepaid card identification number is then converted to the credit card number by a credit card server which processes the transaction. Examiner will reserve a right to conduct a further search and consideration upon the receipt of the amendment."

Applicant has amended independent claim 11, as discussed at the interview, to more clearly define the point of sale terminal of the present invention. Support for the amendments to claim 11 is found, inter alia, in Figs. 1 and 2 of the application as published (U.S. Published Patent Application No. 2007/0078767).

As discussed at the interview, Applicant respectfully submits that Koppel does not show or suggest the point of sale terminal of the present invention, as recited in amended claim 11, including, inter alia, an input device, receiving prepaid card identification indicia, in a form different from a credit card number, ... and a processor, identifying the credit card number using the prepaid card identification indicia, where the credit card number is different from the prepaid card identification indicia.

Applicant respectfully submits, as discussed at the interview, that none of the cited prior art, either alone or in combination, show or suggest the Point of Sale

(POS) terminal of the present invention, as recited in amended claim 11, including, inter alia, an input device, receiving prepaid card identification indicia, in a form different from a credit card number, from a prepaid card issued to a customer by a prepaid card issuer when the prepaid card is presented in payment by the customer, where the prepaid card issuer has a credit card account identified by a credit card number, and a processor, identifying the credit card number using the prepaid card identification indicia, where the credit card number is different from the prepaid card identification indicia, and communicating the credit card number to a credit card server which processes a credit card transaction, charging the payment to the credit card account. Amended claim 11 is therefore patentable.

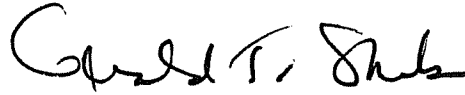
Claims 11, 14, 16 - 17, 23, 25 - 26 and 28 are amended to more clearly recite the features presented therein.

Claims 12 - 14, 16 - 17, 19 - 20 and 23 - 30 each depend directly or ultimately from claim 11 and are also patentable.

Applicant reserves the right to pursue the claims as filed in the context of a continuation application.

In view of the foregoing remarks, all of the claims are believed to be in condition for allowance. Favorable reconsideration and allowance of the application is respectfully requested.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Gerald T. Shekleton". The signature is fluid and cursive, with the first name "Gerald" being more prominent.

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